

<b>Notice of Allowability</b>	Application No.	Applicant(s)	
	09/323,715	CUNNINGHAM, GORDON COTTER	
	Examiner Narayanswamy Subramanian	Art Unit 3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to 1/23/2007.
2.  The allowed claim(s) is/are 1-25.
3.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a)  All
  - b)  Some\*
  - c)  None
 of the:
  1.  Certified copies of the priority documents have been received.
  2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.
  - (b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1.  Notice of References Cited (PTO-892)
2.  Notice of Draftsperson's Patent Drawing Review (PTO-948)
3.  Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4.  Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5.  Notice of Informal Patent Application
6.  Interview Summary (PTO-413),  
Paper No./Mail Date 7/17/2007.
7.  Examiner's Amendment/Comment
8.  Examiner's Statement of Reasons for Allowance
9.  Other \_\_\_\_\_.

### **DETAILED ACTION**

1. This communication is in response to Applicant's communications filed on January 23, 2007. Claims 1- 25 are pending in this application.

#### ***Examiner's Amendment/Comment***

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment must be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Applicant's representative Carol G. Stovsky (Reg. No. 42,171) on July 17, 2007.

The application has been amended as follows:

#### **IN THE CLAIMS**

1. (Currently Amended) An electronic method for locating financial card offers, comprising:

(a) storing in at least one database financial card data for participating financial institutions, said financial card data comprising terms for at least one financial card offer from each of said participating financial institutions;

(b) providing selection criteria associated with said financial card data from each of said participating financial institutions associated with said financial card data from each of said participating financial institutions;

(c) prompting a computer user for application data for use in assigning a rating to said computer user to locate financial card offers for said computer user;

(d) receiving at a server said application data from said computer user;

(d e) analyzing said application data provided by said computer user;

(e f) assigning a rating to said computer user based on said analyzing of said application data;

(f g) locating financial card offers for said computer user by comparing said rating of said computer user with said selection criteria of said financial card data for said participating financial institutions; and

(g h) presenting to said computer user for review said financial card offers located for said computer user by comparing said rating of said computer user with said selection criteria of said financial card data for said participating financial institutions.

6. (Currently Amended) A method for presenting electronic financial card offers on a public network comprising:

creating a public network site on said public network, said site associated with an identifier for accessing use by public network computer users to access said site;

defining terms for financial cards, said financial cards terms provided by a plurality of financial institutions;

associating selection criteria with each of said financial card terms provided by said plurality of financial institutions;

storing said financial card terms and said associated selection criteria in a database;

obtaining application data for a financial card applicant accessing said site using said identifier, said application data for use in providing a rating for said financial card applicant to locate offers for said applicant according to said selection criteria associated with said financial card terms provided by said plurality of financial institutions;

receiving said application data at a server connected to said public network site;  
providing a rating for said financial card applicant, said rating provided in accordance with said application data for said financial card applicant;  
locating offers to present to said financial card applicant, ~~said offers located by~~ comparing said financial card applicant rating with said selection criteria associated with each of said financial card terms provided by said plurality of financial institutions; and  
presenting to said financial card applicant for review offers located for said applicant by comparing said financial card applicant rating with said selection criteria associated with each of said financial card terms provided by said plurality of financial institutions.

9. (Currently Amended) A financial card offer system accessible via a public computer network comprising:

a public computer network site ~~with at least one~~ at a server connected to said public network for communicating with a financial card applicant using a computer,  
at least one database in communication with said server for storing financial card data, said financial card data provided by a plurality of participating financial institutions and comprising selection criteria for at least one financial card offer;

at least one device ~~at said public computer network site~~ in communication with said server adapted to access data from third party sources;

memory at said server for receiving and storing application data concerning said financial card applicant using said computer;

memory at said server for storing a rating for said financial card applicant, said rating determined in accordance with said application data concerning said financial card applicant and said data from said third party sources;

at least one financial card offer for said applicant, ~~said financial card offer located from said database by said server~~ by comparing said financial card applicant rating with said selection criteria for at least one financial card offer of said financial card data provided by said plurality of financial institutions; and

a display at said computer for presenting to said applicant for review said financial card offer located for said applicant by comparing said financial card applicant rating with said selection criteria for at least one financial card offer of said financial card data provided by said plurality of financial institutions.

10. (Currently Amended) An electronic financial offering system comprising:

a first database for storing financial institution data comprising financial institution selection criteria and financial offering data for a plurality of participating financial institutions;

a second database for storing credit history data for a plurality of individuals; and

one or more servers connected to a public network adapted to:

(a) obtain application data from an applicant using a computer connected to one of said servers using said public network;

(b) enter said application data in memory at one of said servers;

(b c) obtain from said second database credit history data for said applicant in accordance with said application data;

(d) enter said credit history data in memory at said one of said servers;

(e e) process said application data and said credit history data for said applicant to locate from said first database at least one financial offering for said applicant, said at least one financial offering meeting selection criteria for at least one of said plurality of participating financial institutions; and

(d f) present to said applicant for review at said applicant's computer at least one financial offering located for said applicant according to said application data, said credit history data, and said selection criteria for at least one of said plurality of participating financial institutions.

18. (Currently Amended) A computerized method for presenting electronic financial offerings comprising:

obtaining financial institution data comprising financial institution selection criteria and financial offering data for participating financial institutions, wherein said financial institution selection criteria comprises financial risk ratings associated with financial offerings;

storing said financial institution data in a first database; prompting an applicant using a computer for application data for use in assigning a financial risk rating to said applicant to locate financial offerings for said applicant;

receiving at a server from said applicant computer said application data;

obtaining from a second database credit history data for said applicant in accordance with said application data;

assigning a financial risk rating to said applicant in accordance with said credit history data from said second database;

selecting from said financial institution data for participating financial institutions financial offerings in accordance with said financial risk rating and said financial institution selection criteria for participating financial institutions; and presenting to said applicant at said computer for review selected financial offerings.

***Allowable Subject Matter***

3. The following is a statement of reasons for the indication of allowable subject matter:
4. The prior art of record (Jones et al. US Patent 5,797,133) teaches an electronic method for locating financial card offers, including prompting a computer user for application data for use in assigning a rating to said computer user to locate financial card offers for said computer user; receiving at a server said application data from said computer user; analyzing said application data provided by said computer user; and assigning a rating to said computer user based on said analyzing of said application data.

Even though, the prior art of record teaches the above-mentioned features, the prior art of record fails to teach an electronic method for locating financial card offers including the step of storing in at least one database financial card data for participating financial institutions, said financial card data comprising terms for at least one financial card offer from each of said participating financial institutions; providing selection criteria associated with said financial card data from each of said participating financial institutions associated with said financial card data from each of said participating financial institutions; locating financial card offers for said computer user by comparing said rating of said computer user with said selection criteria of said financial card data for said participating financial institutions; and presenting to said computer user for review said financial card offers located for said computer user by comparing said rating

of said computer user with said selection criteria of said financial card data for said participating financial institutions.

For these reasons claim 1 is deemed to be allowable over the prior art of record and claims 2-5 are allowed by dependency on an allowed claim.

The prior art of record (Jones et al. US Patent 5,797,133) teaches a method for presenting electronic financial card offers on a public network including creating a public network site on said public network, said site associated with an identifier for use by public network computer users to access said site; obtaining application data for a financial card applicant accessing said site using said identifier, said application data for use in providing a rating for said financial card applicant to locate offers for said applicant; receiving said application data at a server connected to said public network site; providing a rating for said financial card applicant, said rating provided in accordance with said application data for said financial card applicant.

Even though, the prior art of record teaches the above-mentioned features, the prior art of record fails to teach a method for presenting electronic financial card offers on a public network including defining terms for financial cards, said financial cards terms provided by a plurality of financial institutions; associating selection criteria with each of said financial card terms provided by said plurality of financial institutions; storing said financial card terms and said associated selection criteria in a database; locating offers to present to said financial card applicant, by comparing said financial card applicant rating with said selection criteria associated with each of said financial card terms provided by said plurality of financial institutions; and presenting to said financial card applicant for review offers located for said applicant by

comparing said financial card applicant rating with said selection criteria associated with each of said financial card terms provided by said plurality of financial institutions.

For these reasons claim 6 is deemed to be allowable over the prior art of record and claims 7-8 and 25 are allowed by dependency on an allowed claim.

The prior art of record (Jones et al. US Patent 5,797,133) teaches a financial card offer system accessible via a public computer network including: a public computer network site at a server connected to said public network for communicating with a financial card applicant using a computer; at least one device in communication with said server adapted to access data from third party sources; memory at said server for receiving and storing application data concerning said financial card applicant using said computer; memory at said server for storing a rating for said financial card applicant, said rating determined in accordance with said application data concerning said financial card applicant and said data from said third party sources.

Even though, the prior art of record teaches the above-mentioned features, the prior art of record fails to teach a financial card offer system accessible via a public computer network including at least one database in communication with said server for storing financial card data, said financial card data provided by a plurality of participating financial institutions and comprising selection criteria for at least one financial card offer; at least one financial card offer for said applicant, located from said database by said server by comparing said financial card applicant rating with said selection criteria for at least one financial card offer of said financial card data provided by said plurality of financial institutions; and a display at said computer for presenting to said applicant for review said financial card offer located for said applicant by

comparing said financial card applicant rating with said selection criteria for at least one financial card offer of said financial card data provided by said plurality of financial institutions.

For these reasons claim 9 is deemed to be allowable over the prior art of record.

The prior art of record (Jones et al. US Patent 5,797,133) teaches an electronic financial offering system including: a second database for storing credit history data for a plurality of individuals; and one or more servers connected to a public network adapted to: obtain application data from an applicant using a computer connected to one of said servers using said public network, enter said application data in memory at one of said servers; obtain from said second database credit history data for said applicant in accordance with said application data; enter said credit history data in memory at said one of said servers.

Even though, the prior art of record teaches the above-mentioned features, the prior art of record fails to teach an electronic financial offering system including a first database for storing financial institution data comprising financial institution selection criteria and financial offering data for a plurality of participating financial institutions; and one or more servers connected to a public network adapted to process said application data and said credit history data for said applicant to locate from said first database at least one financial offering for said applicant, said at least one financial offering meeting selection criteria for at least one of said plurality of participating financial institutions; and present to said applicant for review at least one financial offering located for said applicant according to said application data, said credit history data, and said selection criteria for at least one of said plurality of participating financial institutions.

For these reasons claim 10 is deemed to be allowable over the prior art of record and claims 11-17 are allowed by dependency on an allowed claim.

The prior art of record (Jones et al. US Patent 5,797,133) teaches a computerized method for presenting electronic financial offerings including: prompting an applicant using a computer for application data for use in assigning a financial risk rating to said applicant to locate financial offerings for said applicant; receiving at a server from said applicant computer said application data; obtaining from a second database credit history data for said applicant in accordance with said application data; assigning a financial risk rating to said applicant in accordance with said credit history data from said second database.

Even though, the prior art of record teaches the above-mentioned features, the prior art of record fails to teach a computerized method for presenting electronic financial offerings including obtaining financial institution data comprising financial institution selection criteria and financial offering data for participating financial institutions, wherein said financial institution selection criteria comprises financial risk ratings associated with financial offerings; storing said financial institution data in a first database; selecting from said financial institution data for participating financial institutions financial offerings in accordance with said financial risk rating and said financial institution selection criteria for participating financial institutions; and presenting to said applicant at said computer for review selected financial offerings.

For these reasons claim 18 is deemed to be allowable over the prior art of record and claims 19-24 are allowed by dependency on an allowed claim.

Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee, and to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled Comments on Statement of Reasons for allowance.

***Conclusion***

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

(a) Hogg et al. (US Pub. No. 2007/0124238 A1) (May 31, 2007) System and Method for Immediate Issuance of Transaction Cards.

(b) Fleming (US Patent 5,953,710) (September 14, 1999) Children's Credit or Debit Card System.

(c) Norris (US Patent 5,940,811) (August 17, 1999) Closed Loop Financial Transaction Method and Apparatus.

(d) Matada (US Patent 6,817,521 B1) (November 16, 2004) Credit Card Application Automation System.

(e) Lancaster et al. (US Pub. No. 2002/0194094 A1) (December 19, 2002) System and Method for Providing Financial Products.

(f) Clifford et al. (US Pub. No. 2002/0178113 A1) (November 28, 2002) System and Method for Offering Customized Credit Card Products.

(g) Nakabayashi, S (JP 406309567 A) (November 4, 1994) Credit Card Processor.

(h) Osato, H (JP 409204468 A) (August 5, 1997) Automatic Approval Device.

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (571) 272-6751. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's

Art Unit: 3692

supervisor, James Kramer can be reached at (571) 272-6783. The fax number for Formal or Official faxes and Draft to the Patent Office is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PMR or Public PAIR. Status information for unpublished applications is available through Private PMR only. For more information about the PMR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

  
Dr. N. Subramanian  
Art Unit 3692  
Primary Examiner

July 23, 2007